

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION**

In re:

NICOLE J HARRIS

Debtor(s)

Case No. 15-13984

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Tom Vaughn, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 04/20/2015.
- 2) The plan was confirmed on 06/30/2015.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was converted on 09/04/2015.
- 6) Number of months from filing to last payment: 3.
- 7) Number of months case was pending: 6.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: NA.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$1,058.45
Less amount refunded to debtor	\$0.00

NET RECEIPTS: **\$1,058.45**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$563.87
Court Costs	\$0.00
Trustee Expenses & Compensation	\$36.87
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$600.74**

Attorney fees paid and disclosed by debtor: \$0.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
I Fbsd	Unsecured	0.00	NA	NA	0.00	0.00
1ST FINANCIAL BANK	Unsecured	4,730.00	4,730.32	4,730.32	0.00	0.00
1ST FINANCIAL BK USA	Unsecured	0.00	NA	NA	0.00	0.00
ALLIED INTERSTATE	Unsecured	503.55	NA	NA	0.00	0.00
ARNOLD SCOTT HARRIS	Unsecured	215.00	NA	NA	0.00	0.00
ARS National Services	Unsecured	2,470.64	NA	NA	0.00	0.00
CBNA	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CHASE	Unsecured	0.00	NA	NA	0.00	0.00
CITY OF CHICAGO DEPT OF REVENUE	Unsecured	422.91	422.96	422.96	0.00	0.00
CNAC AUTO FINANCING	Unsecured	NA	0.00	8,523.90	0.00	0.00
CNAC AUTO FINANCING	Secured	NA	8,523.90	8,523.90	0.00	0.00
CNAC GLENDALE HEIGHTS	Unsecured	2,796.00	0.00	62.84	0.00	0.00
CNAC GLENDALE HEIGHTS	Secured	5,500.00	8,358.84	8,296.00	429.13	28.58
COMENITY BANK	Unsecured	0.00	NA	NA	0.00	0.00
DEPT ED NELNET	Unsecured	1,464.00	2,992.14	2,992.14	0.00	0.00
ENHANCED RECOVERY CO L	Unsecured	907.00	NA	NA	0.00	0.00
EOS CCA	Unsecured	179.55	NA	NA	0.00	0.00
ESCALLATE LLC	Unsecured	75.00	NA	NA	0.00	0.00
GM FINANCIAL	Unsecured	0.00	NA	NA	0.00	0.00
HARRIS & HARRIS	Unsecured	281.21	NA	NA	0.00	0.00
I C Systems Collections	Unsecured	640.00	NA	NA	0.00	0.00
ILLINOIS BELL TELEPHONE CO	Unsecured	NA	640.61	640.61	0.00	0.00
INTERNAL REVENUE SERVICE	Unsecured	2,000.00	1,630.83	1,630.83	0.00	0.00
INTERNAL REVENUE SERVICE	Priority	2,019.00	57.35	57.35	0.00	0.00
MCSI INC	Unsecured	250.00	NA	NA	0.00	0.00
MIDLAND FUNDING LLC	Unsecured	2,471.00	2,470.64	2,470.64	0.00	0.00
MUNICOLLOFAM	Unsecured	250.00	NA	NA	0.00	0.00
MUNICOLLOFAM	Unsecured	125.00	NA	NA	0.00	0.00
MUNICOLLOFAM	Unsecured	125.00	NA	NA	0.00	0.00
MUNICOLLOFAM	Unsecured	70.00	NA	NA	0.00	0.00

Scheduled Creditors:						
Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
NAVIENT SOLUTIONS	Unsecured	5,147.00	5,071.18	5,071.18	0.00	0.00
NICOR GAS	Unsecured	NA	267.76	267.76	0.00	0.00
PREMIER BANK CARD	Unsecured	418.00	NA	NA	0.00	0.00
PROGRESSIVE FINANCE LLC	Unsecured	722.56	0.00	2,408.53	0.00	0.00
PROGRESSIVE FINANCE LLC	Secured	NA	2,408.53	2,408.53	0.00	0.00
REAL TIME RESOLUTIONS	Unsecured	10,115.99	NA	NA	0.00	0.00
T-MOBILE/T-MOBILE USA INC	Unsecured	504.00	270.09	270.09	0.00	0.00
TRI STATE ADJUSTMENT	Unsecured	95.00	NA	NA	0.00	0.00
TRS RECOVERY SERVICES INC	Unsecured	532.92	NA	NA	0.00	0.00
US DEPT OF EDUCATION	Unsecured	1,176.00	NA	NA	0.00	0.00
WELLS FARGO DEALER SVC INC	Unsecured	6,230.00	6,230.74	6,230.74	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$8,296.00	\$429.13	\$28.58
All Other Secured	\$10,932.43	\$0.00	\$0.00
TOTAL SECURED:	\$19,228.43	\$429.13	\$28.58
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$57.35	\$0.00	\$0.00
TOTAL PRIORITY:	\$57.35	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$35,722.54	\$0.00	\$0.00

Disbursements:		
Expenses of Administration	<u>\$600.74</u>	
Disbursements to Creditors	<u>\$457.71</u>	
TOTAL DISBURSEMENTS :		<u>\$1,058.45</u>

12) The trustee certifies that the foregoing summary is true and complete and all administrative matters for which the trustee is responsible have been completed. The trustee requests that the trustee be discharged and granted such relief as may be just and proper.

Dated: 10/05/2015

By: /s/ Tom Vaughn

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.